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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/777,473	
	Filing Date	02/06/2001	
	First Named Inventor	Ervin F. Johnston	
	Art Unit	3691	
	Examiner Name	Karmis, Stefanos	
Total Number of Pages in This Submission	2	Attorney Docket Number	

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Ervin F. Johnston ) Group Art Unit: 3691  
Serial No.: 09/777,473 )  
Filed: 02/06/2001 ) Examiner: Karmis, Stefanos  
FOR: AUTOMATED BILL PAYING SYSTEM )

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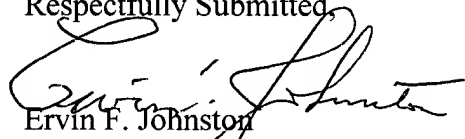
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Respectfully Submitted

  
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